

Information to identify the case:					
Debtor 1	<u>Ronald L. Keller Jr.</u>			Social Security number or ITIN	xxx-xx-5907
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 14-20971-JAD					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald L. Keller Jr.

11/23/16

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Ronald L. Keller, Jr.
DebtorCase No. 14-20971-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil
Form ID: 3180WPage 1 of 2
Total Noticed: 30

Date Rcvd: Nov 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2016.

db #+Ronald L. Keller, Jr., 3540 West Crawford Avenue, Dunbar, PA 15431-2205
 r +Dennis Martin, Coldwell Banker Laurel Ridge Realty, 1307 Morrell Avenue,
 Connellsville, PA 15425-3853
 13812276 +Best Line Equipment, 140 Hawbaker Industrial Drive, State College, PA 16803-2303
 13829669 +Dennis Lumber, 4888 National Pike, Markleysburg, PA 15459-1028
 13812277 +Fayco Rentals, Inc., 495 Connellsville Street, Uniontown, PA 15401-2537
 13812278 +Fayette Rental Solutions, LLC, Walter N. Grimes, 495 Connellsville Street,
 Uniontown, PA 15401-2537
 13812279 +First Federal S & L Assoc. Greene County, Main and Beeson, P.O. Box 1246,
 Uniontown, PA 15401-1246
 13812280 +First Niagara Bank, 4224 Ridge Lea Road, Buffalo, NY 14226-1081
 13812283 GRS Services, Inc., 550 Rear Pittsburgh Road, Uniontown, PA 15401
 13812282 +Golden Eagle Asphalt, 850 North Gallatin Avenue, Uniontown, PA 15401-2117
 13829670 John and John, 96 East Main Street, Uniontown, PA 15401-3517
 13812285 +Kay Jewelers, P.O. Box 3680, Akron, OH 44309-3680
 13812286 +Lewandowski Equipment Co., Inc., 1 Wedding Lane, Mount Pleasant, PA 15666-9165
 13829671 +PA Unemployment Compensation Fund, Department of Labor and Industry,
 Office of UC Tax Services, 625 Cherry Street--Room 203, Reading, PA 19602-1152
 13814647 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13812288 +PNC Bank, Attn: Bankruptcy, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 13812290 PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177
 13812289 PNC Bank, Attn: Bankruptcy Department, P.O. Box 5570, Brecksville, OH 44101-0570
 13812291 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 13829672 +Southwest Regional Tax Bureau, One Centennial Way, Scottsdale, PA 15683-1741
 13812292 +Spotto Ace Hardware, 805 West Crawford Avenue, Connellsville, PA 15425-2593
 13812293 +Steve Patterson, LLC, d/b/a Dunbar Stone, 300 Pechin Road, Dunbar, PA 15431-2009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 24 2016 02:01:23 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 13812275 E-mail/Text: kburkley@bernsteinlaw.com Nov 24 2016 02:02:28 Bernstein-Burkley, PC,
 707 Grant Street--Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1900
 13812281 E-mail/Text: fnb.bk@fnfg.com Nov 24 2016 02:02:07 First Niagara Bank,
 6950 South Transit Road, P.O. Box 514, Lockport, NY 14095-0514
 13885288 +E-mail/Text: kburkley@bernsteinlaw.com Nov 24 2016 02:02:28 First Niagara Bank, N.A.,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 13812284 EDI: IRS.COM Nov 24 2016 01:38:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 13812287 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 24 2016 02:01:23 PA Department of Revenue,
 Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0946
 13814398 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 24 2016 02:01:23
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
 Harrisburg, PA 17128-0946
 13817738 EDI: Q3G.COM Nov 24 2016 01:38:00 Quantum3 Group LLC as agent for, Sterling Jewelers Inc,
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr First Federal Savings & Loan Association of Greene
 cr First Niagara Bank, N.A.
 cr PNC Mortgage, a division of PNC Bank, NA as servicer

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0315-2

User: bsil
Form ID: 3180W

Page 2 of 2
Total Noticed: 30

Date Rcvd: Nov 23, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC Mortgage, a division of PNC Bank, NA as servicer
for Freddie Mac agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Anne N. John on behalf of Creditor First Federal Savings & Loan Association of Greene County
johnandjohn96@atlanticbb.net
Daniel R. White on behalf of Debtor Ronald L. Keller, Jr. dwhite@zeblaw.com,
gianna@zeblaw.com;dwhite.zmw@gmail.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor First Niagara Bank, N.A. pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court
rive.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6